



Order Filed on February 18, 2025

by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 24-10317

Adv. No.

Hearing Date: 01-22-2025

Judge: (MEH)

In Re:

FRANK T. BITSKO
SUSAN J. BITSKO

ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: February 18, 2025



Honorable Mark E. Hall
United States Bankruptcy Judge

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Debtors: Frank T. Bitsko and Susan J. Bitsko

Case No: 24-10317

Caption of Order: Order for arrearage cure, monthly payments, stay relief and under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion for Stay Relief filed by William E. Craig, Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial, with the appearance of Peter Broege, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”) is the holder of a first purchase money security interest encumbering a 2014 Nissan XTERRA bearing vehicle identification number 5N1AN0NW9EN813782.**
- 2. That the Debtors’ account has post-petition arrears in the amount of \$1,902.92 through December 2024.**
- 3. That the Debtors are to cure the arrearage set forth in paragraph two (2) above by making their regular monthly payment of \$467.48 plus an additional \$317.15 (total payment of \$784.63) for the months of January 2024 through June 2025.**
- 4. That commencing January 2025, if the Debtors fails to make any payment to GM Financial within thirty (30) days after it falls due, GM Financial shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**

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Debtors: Frank Bitsko and Susan Bitsko

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- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. AmeriCredit/GM Financial must be listed as loss payee. If the Debtors fails to maintain valid insurance on the vehicle, GM Financial shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 6. That the Debtors are to pay a counsel fee of \$599.00 to GM Financial through their Chapter 13 Plan.**